

tax audits or litigation OR IN CONNECTION WITH CAMPAIGN FINANCE REPORTING REQUIREMENTS UNDER THE ELECTION LAW ARTICLE, at no cost to the customer.

(II) IF A BANKING INSTITUTION RETURNS CHECK FACSIMILES INSTEAD OF ORIGINAL CHECKS TO A CUSTOMER UNDER SUBPARAGRAPH (I) OF THIS PARAGRAPH, ON REQUEST OF THE CUSTOMER, THE BANKING INSTITUTION SHALL RETURN TO THE CUSTOMER, AT NO ADDITIONAL COST TO THE CUSTOMER, CHECK FACSIMILES OF THE FRONT AND THE BACK OF THE CUSTOMER'S ORIGINAL CHECKS THAT ARE AT LEAST THE SAME SIZE AS THE CUSTOMER'S ORIGINAL CHECKS.

(2) ~~In~~ SUBJECT TO THE REQUIREMENTS OF SUBSECTION (C)(1) AND (2) OF THIS SECTION, IN all other instances, ON ~~WRITTEN~~ REQUEST OF A CUSTOMER WITH A TRUNCATED ACCOUNT, the banking institution[, at the customer's request,] shall [provide] RETURN a [minimum] MAXIMUM of 2 checks [or check facsimiles] per month, at no cost to the customer.

(3) A BANKING INSTITUTION REQUIRED TO RETURN A CHECK TO A CUSTOMER UNDER THIS SUBSECTION MAY RETURN A CHECK FACSIMILE INSTEAD OF THE ORIGINAL CHECK.

(C) (1) ON REQUEST OF A CUSTOMER WITH A TRUNCATED ACCOUNT UNDER WHICH THE CUSTOMER DOES NOT RECEIVE CHECK FACSIMILES ON A REGULAR BASIS, A BANKING INSTITUTION SHALL RETURN TO THE CUSTOMER ON A REGULAR BASIS, AT THE BANKING INSTITUTION'S OPTION, EITHER THE CUSTOMER'S ORIGINAL CHECKS OR CHECK FACSIMILES OF THE FRONT OF THE CUSTOMER'S ORIGINAL CHECKS.

(2) ON REQUEST OF A CUSTOMER WITH A TRUNCATED ACCOUNT UNDER WHICH THE BANKING INSTITUTION RETURNS CHECK FACSIMILES ON A REGULAR BASIS, A BANKING INSTITUTION SHALL RETURN TO THE CUSTOMER ON A REGULAR BASIS, AT NO ADDITIONAL COST TO THE CUSTOMER, CHECK FACSIMILES OF THE FRONT OF THE CUSTOMER'S ORIGINAL CHECKS THAT ARE AT LEAST THE SAME SIZE AS THE CUSTOMER'S ORIGINAL CHECKS.

SECTION 2. AND BE IT FURTHER ENACTED, That this Act shall take effect ~~June 1, 2003~~ January 1, 2004.

May 22, 2003

The Honorable Michael E. Busch  
Speaker of the House  
State House  
Annapolis MD 21401

Dear Mr. Speaker:

In accordance with Article II, Section 17 of the Maryland Constitution, today I have vetoed House Bill 143 – Maryland Medbank Program – Administration, Extension, and Funding.

This bill extends the termination date of the Maryland Medbank Program and